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Board of Governors
Secretary Jennifer J. Johnson
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

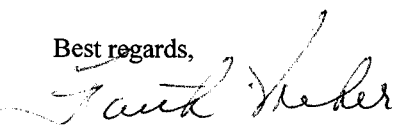
Dear Board of Governors,

The Federal Reserve Board should reconsider your recent proposal on the sub prime credit card lenders. The nominal fees charged to obtain a credit card by First Premier are to be expected when you have less than perfect credit. I got my card to rebuild my credit after years of having excellent credit and losing my job because the company was sold. First Premier gave me the second chance that I needed desperately.

I got back on the road to credit worthiness, and then out of nowhere, a divorce. I was left with nothing once again and First Premier was there help. I suffered during this time with a severe illness, with no health insurance, which tore my family apart and left me with crippling medical bills. Having my credit cards has enabled me to take care of myself medically. I use my cards only for emergency medical care but there was a time when they were my only source of payment for medical treatment.

I ask the Federal Reserve Board to reconsider your recent proposal. Do not put in place a regulation that has negative cost to everyday Americans. Life is unpredictable and I think that limiting a company's ability offer a service is ludicrous.

Best regards,


Faith Weber